

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Robert E Klyczek
Catherine R Klyczek
Debtor(s)

Case No. 08 B 18488

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/18/2008.
- 2) The plan was confirmed on 09/29/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 07/24/2013.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$42,295.40.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$84,585.00
Less amount refunded to debtor	\$1,968.73

NET RECEIPTS: **\$82,616.27**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,508.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,362.33
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,870.33**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	0.00	NA	NA	0.00	0.00
American Express	Unsecured	0.00	NA	NA	0.00	0.00
Becket & Lee	Unsecured	5,603.00	5,503.30	5,503.30	5,503.30	0.00
Becket & Lee	Secured	16,661.53	11,385.47	11,575.00	11,575.00	660.40
Becket & Lee	Unsecured	16,661.53	189.53	189.53	189.53	0.00
CitiFinancial Auto Credit Inc	Secured	13,625.77	13,625.77	13,625.77	13,625.77	969.73
CitiFinancial Auto Credit Inc	Unsecured	NA	0.00	0.00	0.00	0.00
Cook County Treasurer	Secured	0.00	NA	NA	0.00	0.00
Dell Financial Services Inc	Unsecured	560.14	560.14	560.14	560.14	0.00
East Bay Funding	Unsecured	307.06	307.06	307.06	307.06	0.00
East Bay Funding	Unsecured	5,568.00	5,767.35	5,767.35	5,767.35	0.00
East Bay Funding	Unsecured	14,825.00	15,640.03	15,640.03	15,640.03	0.00
ECast Settlement Corp	Unsecured	940.00	939.92	939.92	939.92	0.00
ECast Settlement Corp	Unsecured	1,652.61	1,652.61	1,652.61	1,652.61	0.00
ECast Settlement Corp	Unsecured	NA	1,359.45	1,359.45	1,359.45	0.00
ECast Settlement Corp	Unsecured	1,198.00	1,314.46	1,314.46	1,314.46	0.00
Financial Credit Network	Unsecured	126.00	NA	NA	0.00	0.00
Illinois Collection Service	Unsecured	372.00	NA	NA	0.00	0.00
Key Bank USA National Association	Unsecured	29,964.14	12,952.06	12,952.06	0.00	0.00
Key Bank USA National Association	Unsecured	NA	7,454.66	7,454.66	0.00	0.00
Key Bank USA National Association	Unsecured	NA	9,557.42	9,557.42	0.00	0.00
Lane Bryant	Unsecured	0.00	NA	NA	0.00	0.00
Mutual Hospital Services/Alverno	Unsecured	251.00	NA	NA	0.00	0.00
Mutual Hospital Services/Alverno	Unsecured	184.00	NA	NA	0.00	0.00
Mutual Hospital Services/Alverno	Unsecured	170.00	NA	NA	0.00	0.00
National Collegiate Trust	Unsecured	9,726.00	9,981.26	9,981.26	0.00	0.00
Quantum3 Group	Unsecured	342.90	342.90	342.90	342.90	0.00
Quantum3 Group	Unsecured	609.29	609.29	609.29	609.29	0.00
Resurgent Capital Services	Unsecured	2,117.00	2,117.05	2,117.05	2,117.05	0.00
Resurgent Capital Services	Unsecured	5,505.00	5,575.49	5,575.49	5,575.49	0.00
RoundUp Funding LLC	Unsecured	126.40	126.40	126.40	126.40	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Sallie Mae	Unsecured	6,712.00	6,910.06	6,910.06	6,910.06	0.00
Sams Club	Unsecured	1,247.00	NA	NA	0.00	0.00
Wells Fargo Home Mortgage	Secured	95,339.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$25,200.77	\$25,200.77	\$1,630.13
TOTAL SECURED:	\$25,200.77	\$25,200.77	\$1,630.13
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$88,860.44	\$48,915.04	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,870.33</u>	
Disbursements to Creditors	<u>\$75,745.94</u>	
TOTAL DISBURSEMENTS :		<u>\$82,616.27</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/04/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.